

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	Richardson, Cynthia	§	Case No. 09 B 12167
		§	
	Debtor	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 04/06/2009.

2) The plan was confirmed on 07/16/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/07/2010 and 12/02/2010.

5) The case was dismissed on 06/16/2011.

6) Number of months from filing or conversion to last payment: 26.

7) Number of months case was pending: 30.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$4,950.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$10,400.00
Less amount refunded to debtor	\$2.97

NET RECEIPTS: \$10,397.03

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0
Trustee Expenses & Compensation	\$624.26
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$3,124.26

Attorney fees paid and disclosed by debtor \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CitiMortgage Inc	Secured	\$84,737.00	NA	NA	\$0	\$0
City Of Chicago	Secured	\$522.64	\$1,318.33	\$522.64	\$522.64	\$0
Family Bank & Trust Co	Secured	\$19,602.00	\$19,602.00	\$19,602.00	\$0	\$0
GMAC Auto Financing	Secured	\$3,474.00	\$3,474.00	\$3,474.00	\$0	\$0
ShoreBank	Secured	\$133,825.00	NA	NA	\$0	\$0
Wachovia Mortgage	Secured	NA	\$31,251.35	\$31,251.35	\$0	\$0
Wachovia Mortgage	Secured	NA	\$259,160.61	\$259,160.61	\$0	\$0
American InfoSource LP	Unsecured	\$29.00	\$29.00	\$29.00	\$0	\$0
Asset Acceptance	Unsecured	\$560.00	\$579.56	\$579.56	\$177.86	\$0
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Carpetland USA Inc	Unsecured	\$0	NA	NA	\$0	\$0
Chesterfield Awning	Unsecured	\$240.56	NA	NA	\$0	\$0
CHLD/CBSD	Unsecured	\$0	NA	NA	\$0	\$0
City Of Chicago	Unsecured	NA	\$795.69	\$795.69	\$244.26	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$475.00	\$50.00	\$50.00	\$12.50	\$0
Commonwealth Edison	Unsecured	\$3,399.44	\$8,435.14	\$8,435.14	\$2,588.64	\$0
Commonwealth Edison	Unsecured	\$1,740.16	NA	NA	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Conseco Finance Servicing Corp	Unsecured	\$0	NA	NA	\$0	\$0
Credit Management Control	Unsecured	\$184.00	NA	NA	\$0	\$0
Credit Management Control	Unsecured	\$164.00	NA	NA	\$0	\$0
Dr Y S Ahmadian	Unsecured	\$100.00	NA	NA	\$0	\$0
DSNB	Unsecured	\$0	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$1,494.00	\$1,494.77	\$1,494.77	\$458.74	\$0
GEMB	Unsecured	\$0	NA	NA	\$0	\$0
GMAC Auto Financing	Unsecured	\$3,474.00	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$26.00	NA	NA	\$0	\$0
HSBC	Unsecured	\$26.00	NA	NA	\$0	\$0
HSBC	Unsecured	\$402.00	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
LVNV Funding	Unsecured	\$563.00	NA	NA	\$0	\$0
NBGL-Carsons	Unsecured	\$0	NA	NA	\$0	\$0
Nevada Professional Company	Unsecured	\$198.00	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$1,302.72	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$657.00	NA	NA	\$0	\$0
Northern Leasing System	Unsecured	\$799.00	\$799.20	\$799.20	\$0	\$0
Pentagroup Financial, LLC	Unsecured	\$1,273.00	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$4,076.00	\$7,729.72	\$7,729.72	\$2,372.12	\$0
Portfolio Recovery Associates	Unsecured	\$1,694.00	\$1,694.11	\$1,694.11	\$519.90	\$0
Quest Diagnostics Inc	Unsecured	\$90.00	NA	NA	\$0	\$0
Resurgent Capital Services	Unsecured	\$532.00	\$571.39	\$571.39	\$175.35	\$0
Resurgent Capital Services	Unsecured	\$467.00	\$469.72	\$469.72	\$144.16	\$0
Rnb Fields3	Unsecured	\$0	NA	NA	\$0	\$0
RoundUp Funding LLC	Unsecured	\$184.00	\$184.40	\$184.40	\$56.60	\$0
Sears	Unsecured	\$0	NA	NA	\$0	\$0
ShoreBank	Unsecured	\$228,037.00	NA	NA	\$0	\$0
Spiegel	Unsecured	\$244.00	NA	NA	\$0	\$0
US Bank	Unsecured	\$0	NA	NA	\$0	\$0
US Bank	Unsecured	\$0	NA	NA	\$0	\$0
US Bank	Unsecured	\$0	NA	NA	\$0	\$0
Wells Fargo Auto Finance	Unsecured	\$0	NA	NA	\$0	\$0
WFNNB	Unsecured	\$470.00	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$290,411.96	\$0	\$0
Debt Secured by Vehicle	\$23,076.00	\$0	\$0
All Other Secured	\$522.64	\$522.64	\$0
TOTAL SECURED:	\$314,010.60	\$522.64	\$0
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$22,832.70	\$6,750.13	\$0

Disbursements:

Expenses of Administration	\$3,124.26	
Disbursements to Creditors	\$7,272.77	
TOTAL DISBURSEMENTS:		\$10,397.03

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: October 19, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.